HOW THE CONSENT DECREE PROTECTS YOUR ACCESS TO UPMC PROVIDERS

AS A HIGHMARK MEMBER, YOU'LL HAVE:

- **Access for cancer care** on an in-network basis from all UPMC facilities, physicians and joint ventures with other hospitals – including Hillman Cancer Center. This also includes care for any illnesses/complications resulting from cancer treatment such as endocrinology, orthopedics and cardiology.

- **Continuation of care** on an in-network basis if you are in a continuing course of treatment with any UPMC provider – no matter what the diagnosis.

- **A "safety net"** – if you received care from any UPMC provider in 2014 and cannot find an alternative physician in your area, you can continue to receive care from that same provider in 2015.

- **Access to emergency care at UPMC** on an in-network basis. Both the emergency room visit and any inpatient care, if needed, will be covered at the in-network benefit level.

- **In-network access to these UPMC hospitals:** Children's Hospital of Pittsburgh of UPMC, Hillman Cancer Center, UPMC Altoona, UPMC Bedford, UPMC Hamot and its affiliate Kane Community Hospital, UPMC Horizon, UPMC Mercy, UPMC Northwest, Western Psychiatric Institute and Clinic and the physicians who practice at these facilities.

- **Protection against "balance billing"** – If you choose to receive care from UPMC providers – even though you don't qualify for in-network benefits based on one of the other provisions of the Consent Decree – you will be responsible for the out-of-network cost sharing according to your specific benefit design. But UPMC can only "balance bill" you up to 60 percent of their actual charge. That's important protection that could save you money.

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